

In re:
Francisco Rosa
Teresa Cruz
Debtors

Case No. 19-17098-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 08, 2021

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2021:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Francisco Rosa, Teresa Cruz, 2118 Robbins Avenue, Philadelphia, PA 19149-2944 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2021 at the address(es) listed below:

| Name | Email Address |
|----------------------|---|
| ERIK B. JENSEN | on behalf of Joint Debtor Teresa Cruz erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com |
| ERIK B. JENSEN | on behalf of Debtor Francisco Rosa erik@jensenbagnatolaw.com jordan@jensenbagnatolaw.com;jennifer@jensenbagnatolaw.com;lori@jensenbagnatolaw.com;mjmecf@gmail.com;jensener79956@notify.bestcase.com |
| JASON BRETT SCHWARTZ | on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. jschwartz@mesterschwartz.com |
| JEFFREY M. CARBINO | on behalf of Debtor Francisco Rosa jeffrey@jensenbagnatolaw.com jeffreycarbino@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com |

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JEFFREY M. CARBINO

on behalf of Joint Debtor Teresa Cruz jeffrey@jensenbagnatolaw.com
jeffreycarbino@gmail.com;jennifer@jensenbagnatolaw.com;jordan@jensenbagnatolaw.com

LEON P. HALLER

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING
FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com

REBECCA ANN SOLARZ

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING
FINANCE AGENCY) bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

SCOTT F. WATERMAN (Chapter 13)

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Teresa Cruz
Francisco Rosa

Debtor(s)

U.S. BANK NATIONAL ASSOCIATION, (TRUSTEE
FOR THE PENNSYLVANIA HOUSING FINANCE
AGENCY)

Movant

vs.

Teresa Cruz
Francisco Rosa

Debtor(s)

Scott Waterman

Trustee

CHAPTER 13

NO. 19-17098 AMC

11 U.S.C. Sections 362 and 1301

ORDER

AND NOW, this day of , 2021 at Philadelphia, upon consideration of Movant's Motion to Approve Loan Modification, it is ORDERED AND DECREED that:

The Motion is granted and the Loan Modification Agreement executed on September 29, 2020 does not violate the automatic stay, section 362(a), nor the provisions of 11 USC § 549.



Date: December 8, 2021

United States Bankruptcy Judge.